

Resources

(What We Own)

	December 31 1978	December 31 1977
Mortgage loans and other liens on real estate	\$164,378,084	\$141,277,530
All other loans	18,847,280	19,270,109
Real estate owned	840,719	— 0 —
Cash on hand and in banks	2,196,290	1,719,950
Investments and securities	14,664,137	11,777,908
Fixed assets less depreciation	3,885,793	3,476,550
Deferred charges and other assets	1,097,152	954,316
Total	\$205,909,455	\$178,476,363

Liabilities

(What We Owe Others & Our Reserves)

	December 31 1978	December 31 1977
Savings accounts	\$145,242,309	\$125,917,111
Advances from federal home loan bank	34,706,000	20,426,000
Loans in process	11,318,158	14,520,146
Other liabilities	4,272,979	9,184,056
Reserves and retained earnings:		
General reserves	5,219,291	4,310,631
Retained earnings	5,150,718	4,118,419
Total reserves	10,370,009	8,429,050
Total liabilities and reserves	\$205,909,455	\$178,476,363

Office Locations:

Home Office SALT LAKE CITY

55 South State Street 521-7550

PROVO

95 North University Avenue 373-2473

OREM

1170 South State 373-2473

EAST MILLCREEK-HOLLADAY/Salt Lake City

3860 South 2300 East 521-7552

SOUTH DAVIS COUNTY/North Salt Lake

1050 North 500 East 521-7553

BUTLER-COTTONWOOD/Salt Lake City

2277 East 70th South 521-7554

FOOTHILL/Salt Lake City

2108 East 13th South 521-7555

SANDY/Salt Lake County

8520 South 13th East 521-7550

SPANISH FORK

290 North Main 798-8606

HEBER CITY

76 East Center Street 654-2472

ROOSEVELT

610 East 2nd North 722-5186

VERNAL

92 North Vernal Avenue 789-0074

Mobile Office Service

COALVILLE 336-2517 KAMAS 783-4322

DFS

Customer Services

- Pre-Authorized Savings
- Pre-Authorized Loan Payments
- 24-Hour Depository
- Save-by-Mail
- Safe Deposit Boxes
- IRA Retirement Accounts
- KEOGH Retirement Accounts
- The Deseret Federal Savers Club
- Gifts for Savings Deposits
- Free Parking at ZCMI Center
- The Deseret Federal MASTER CARD
- Passbook Savings
- Savings Certificates
- Statement Savings
- Money Mkt Certificates
- Savings Insured to \$40,000
- Travelers Checks
- Money Orders
- Notary Service
- Passbook Loans
- Mortgage Loans
- Home Improvement Loans
- Mobile Home Loans
- Direct Social Security Check Deposit
- Telephone Transfer Accounts